

REMARKS

As a preliminary matter, Applicants wish to thank the Examiner for the courtesy of a telephonic interview on October 24, 2007. The present Amendment Response and accompanying Request for Continued Examination (RCE) is responsive to the final Office Action mailed September 4, 2007. Claims 1-12, 16-31, 36-40, and 42-51 remain pending in the application. By this Amendment, independent Claims 1, 2, 21, 23, and 40 have been amended. In particular, independent Claim 1 has been amended to recite "wherein the previously executed requests are associated with previous debits directed from one or more accounts associated with the network user." Independent Claims 2, 21, and 40, have been similarly amended to recite "wherein the previously executed payments are associated with previous debits directed from one or more accounts associated with the network user." Claim 23 has been amended to correct a minor typographical error. No new matter has been added by the foregoing amendments. Based upon the foregoing amendment and remarks, reconsideration and allowance of the application is requested.

Interview Summary and Rejection under 35 U.S.C. § 102

On October 24, 2007, Applicants' undersigned representative conducted a telephonic interview with Examiner Lalita Hamilton to discuss the rejection of the claims under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Publication No. 2002/0059114 A1 to Cockrill et al. ("Cockrill").

During the interview, Applicants' undersigned representative discussed how Cockrill did not teach or suggest the feature of "determining, by the payment service provider, if the request will be accepted for execution by examining previous requests executed on behalf of the network user, wherein at least one of the previously executed requests is associated with a second registration of the plurality of registrations." In particular, Applicants' undersigned representative discussed how the "unbilled transaction records" of Cockrill did not satisfy the claimed "previously executed requests" for payment, contrary to what was alleged in the Office Action. The Examiner agreed that the claims would likely be distinguishable over Cockrill if they were amended to clarify that the previously executed requests are associated with previous

debits directed from one or more accounts associated with the network user.

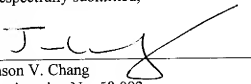
Accordingly, independent Claim 1, has been amended to recite “wherein the previously executed requests are associated with previous debits directed from one or more accounts associated with the network user.” Moreover, independent Claims 2, 21, and 40, have been similarly amended to recite “wherein the previously executed payments are associated with previous debits directed from one or more accounts associated with the network user.” As the “unbilled transaction records” in Cockrill are not associated with “previously directed debits,” independent Claims 1, 2, 21, and 40 are allowable over Cockrill.

As independent Claims 1, 2, 21, and 40 are patentable over Cockrill, the dependent claims that depend from those independent claims are likewise allowable as a matter of law, notwithstanding their independent recitation of patentable features.

CONCLUSION

It is not believed that extensions of time are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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